

## II. AMENDMENTS TO THE SPECIFICATION:

Please make the following amendments to the specification:

On page 8, para. 0022, please amend as follows:

Referring to Fig. 2, an illustrative database table 50 is shown in greater detail. As depicted, table 50 includes entries 52A-C. Each entry 52A-C includes a data transformation 62 that is associated with a unique identifier 54, a description of data transformation 56 and a validity period as established by start date valid from 58 and termination date valid until 60. As will be further described below, unique identifiers 54 allow model developer 14 (Fig. 1) to include a predefined data transformation 62 in a data model by simply referring to its corresponding unique identifier 54. The data transformations 62 shown in Fig. 2 are intended to be illustrative only and it should be appreciated that table 50 is not limited to those shown.

On page 15, para. 0036, please amend as follows:

Referring now to Fig. 3, a method flow diagram 100 according to the present invention is shown. As shown, first step S1 is to provide a database table of predefined data transformations. As indicated above each of the predefined data transformations is associated in the database table with a unique identifier, a description and a validity period. Second step S2 is to extract raw data from a data warehouse. Third step S3 is to determine a set of variables for a desired prediction. Under the present invention, the variables can include at least one predefined data transformation selected from the table. Fourth step S4 is to develop a data model for the desired prediction by applying the raw data to the set of variables, and deriving a mathematical relationship between the set of variables. Fifth step S5 is to write a specification for application for applying the data model operationally. Sixth step S6 is then to code and deploy the data

model operationally using the specification.